



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [HANCOCK WHITNEY CORPORATION](#)

**City/State** [GULFPORT, MS](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [34,652,639](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HANCOCK WHITNEY CORPORATION](#)

[HANCOCK WHITNEY PLAZA](#)

[GULFPORT, MS 39501](#)

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## Summary Ratios

	06/30/2022	06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	35,921,954	34,488,197			34,960,259			32,223,726			29,127,353		
Net income (\$000) .....	244,913	195,890			463,215			-45,174			327,380		
Number of BHCs in peer group .....	132	131			130			128			125		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.67	2.67	45	2.75	2.65	54	2.70	2.60	53	2.97	2.77	60	3.12	3.01	50
+ Non-interest income .....	0.95	0.96	57	1.05	1.11	54	1.05	1.04	57	1.01	1.21	48	1.13	1.32	52
- Overhead expense .....	2.06	2.17	48	2.50	2.24	71	2.31	2.17	62	2.45	2.57	53	2.71	2.69	59
- Provision for credit losses .....	-0.18	0.09	1	-0.13	-0.15	45	-0.22	-0.09	19	1.87	0.51	96	0.15	0.15	62
+ Securities gains (losses) .....	0	0	16	0	0.01	57	0	0.01	50	0	0.02	38	0	0.01	35
+ Other tax equivalent adjustments .....	0	0	78	0	0	82	0	0	46	0	0	85	0	0	11
= Pretax net operating income (tax equivalent) .....	1.75	1.40	81	1.44	1.79	22	1.66	1.66	55	-0.35	1.04	6	1.40	1.56	35
Net operating income .....	1.36	1.06	83	1.14	1.36	26	1.32	1.26	61	-0.14	0.81	7	1.12	1.19	38
Net income .....	1.36	1.06	83	1.14	1.35	27	1.32	1.26	61	-0.14	0.82	7	1.12	1.19	38
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.01	3.12	39	3.19	3.14	50	3.09	3.06	48	3.65	3.55	55	4.30	4.41	42
Interest expense .....	0.11	0.24	18	0.19	0.27	35	0.15	0.25	27	0.39	0.52	35	0.87	1.08	36
Net interest income (tax equivalent) .....	2.90	2.88	48	3	2.85	57	2.94	2.80	55	3.25	3.01	63	3.43	3.33	49
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0	0.08	18	0.27	0.13	79	0.15	0.11	66	1.77	0.27	96	0.23	0.21	62
Earnings coverage of net loan and lease losses (X) .....	-747.34	-9.51	6	7.69	4.52	28	15.75	39.72	41	1.21	22.91	9	9.29	24.40	38
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.41	1.17	76	1.89	1.39	82	1.62	1.23	81	2.07	1.58	79	0.90	0.83	56
Allowance for loan and lease losses / Total loans and leases .....	1.41	1.15	76	1.88	1.37	84	1.61	1.20	83	2.05	1.55	79	0.90	0.81	57
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.19	0.41	21	0.44	0.63	39	0.30	0.49	26	0.70	0.71	55	1.25	0.57	92
30-89 days past due loans and leases / Total loans and leases .....	0.22	0.32	43	0.13	0.27	31	0.23	0.32	45	0.31	0.39	48	0.52	0.43	69
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	0.60	3.09	41	-0.35	-1.82	59	-5.73	-2.33	40	3.50	3.20	55	15.38	14.45	56
Net short-term noncore funding dependence .....	-0.46	-1.79	51	-4.57	-8.21	57	-9.90	-7.71	39	-0.90	-4.76	61	9.92	3.38	67
Net loans and leases / Total assets .....	62.28	61.60	49	59.36	59.81	46	57.15	58.67	48	63.84	61.58	48	68.84	63.77	52
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.68	9.08	38	7.83	9.11	16	8.25	8.98	30	7.88	9.13	13	8.76	9.76	22
Holding company equity capital / Total assets .....	9.67	10.04	42	10.15	10.88	38	10.04	10.71	39	10.22	11.16	36	11.33	12.43	37
Total equity capital (including minority interest) / Total assets .....	9.67	10.14	41	10.15	11.01	37	10.04	10.82	38	10.22	11.29	34	11.33	12.57	34
Common equity tier 1 capital / Total risk-weighted assets .....	11.08	11.90	41	10.98	12.69	23	11.09	12.42	29	10.61	12.38	26	10.50	12.17	24
Net loans and leases / Equity capital (X) .....	6.44	6.22	54	5.85	5.51	61	5.69	5.53	56	6.24	5.58	68	6.08	5.21	72
Cash dividends / Net income .....	19.43	34	25	24.53	25.30	50	20.71	28.27	35		42.30		28.98	33.12	40
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	-1.30	7.91	17	5.66	9.29	43	8.64	10.50	50	9.86	16.68	31	8.41	9.26	61
Equity capital .....	-5.98	-0.29	39	7.44	9.31	56	6.73	7.46	60	-0.83	6.99	11	12.54	10.49	72
Net loans and leases .....	3.57	11.87	27	-7.59	0.79	14	-2.75	3.36	29	1.89	9.07	24	6.13	9.10	54
Noncore funding .....	-53.68	10.50	1	-34.86	-23.76	40	-14.77	-14.79	49	-41.86	-12.18	15	10.48	6.59	63
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	4.98	11.61	35	4.68	11.05	34	4.54	10.95	34	9.08	13.56	51	4.20	13.04	37
Equity investment in subsidiaries / Equity capital .....	102.34	103.92	47	102.12	103.07	48	101.65	103.22	48	102.84	102.81	50	102.30	103.22	49
Cash from ops + noncash items + op expense / Op expense + dividends .....	168.12	116.54	70	142.28	130.64	58	157.94	154.48	60	78.82	147.24	11	245.59	190.27	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	393,388	416,887	814,162	896,628	961,739	-5.64	7.70
Income from lease financing receivables.....	7,660	7,211	14,243	13,285	11,871	6.23	271.30
Fully taxable income on loans and leases.....	390,264	411,287	804,005	879,542	938,361	-5.11	11.86
Tax-exempt income on loans and leases.....	10,784	12,811	24,400	30,371	35,249	-15.82	-41.51
Estimated tax benefit on income on loans and leases.....	2,744	3,309	6,289	7,923	9,299	-17.08	-74.10
Income on loans and leases (tax equivalent).....	403,792	427,407	834,694	917,836	982,909	-5.53	6.84
Investment interest income (tax equivalent).....	87,941	76,363	155,247	152,181	153,925	15.16	34.99
Interest on balances due from depository institutions.....	5,018	1,090	3,500	979	3,948	360.37	105.49
Interest income on other earning assets.....	34	1	3	7	7	3300.00	-8.11
Total interest income (tax equivalent).....	496,785	504,861	993,444	1,071,003	1,140,789	-1.60	11.50
Interest on time deposits of \$250K or more .....	447	1,620	2,412	10,713	16,892	-72.41	-82.03
Interest on time deposits < \$250K.....	618	3,247	4,336	30,976	67,096	-80.97	-93.74
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	7,765	11,424	19,497	46,572	104,001	-32.03	-58.76
Interest on other borrowings and trading liabilities.....	3,159	3,944	7,691	11,776	33,476	-19.90	-68.90
Interest on subordinated debt and mandatory convertible securities .....	5,467	9,620	15,087	15,420	9,101	-43.17	-7.99
Total interest expense.....	17,456	29,855	49,023	115,457	230,566	-41.53	-63.08
Net interest income (tax equivalent).....	479,329	475,006	944,421	955,546	910,223	0.91	20.35
Non-interest income.....	171,493	181,816	365,342	325,469	330,389	-5.68	30.35
Adjusted operating income (tax equivalent) .....	650,822	656,822	1,309,763	1,281,015	1,240,612	-0.91	22.83
Overhead expense.....	369,362	430,631	808,355	790,346	789,364	-14.23	5.52
Provision for credit losses.....	-32,288	-22,140	-77,494	602,904	43,734		
Securities gains (losses) .....	-87	333	333	488	0		
Other tax equivalent adjustments .....	1	1	0	2	-1	0.00	
Pretax net operating income (tax equivalent).....	313,662	248,665	579,235	-111,745	407,513	26.14	107.32
Applicable income taxes .....	63,619	46,999	104,841	-79,571	65,359	35.36	91.91
Tax equivalent adjustments .....	5,130	5,776	11,179	13,000	14,774	-11.18	-69.58
Applicable income taxes (tax equivalent).....	68,749	52,775	116,020	-66,571	80,133	30.27	37.46
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	244,913	195,890	463,215	-45,174	327,380	25.03	141.82
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	244,913	195,890	463,215	-45,174	327,380	25.03	141.82
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	244,913	195,890	463,215	-45,174	327,380	25.03	141.82
Investment securities income (tax equivalent).....	87,941	76,363	155,247	152,181	153,925	15.16	34.99
US Treasury and agency securities (excluding mortgage-backed securities) .....	3,367	2,166	5,413	3,204	3,082	55.45	169.79
Mortgage-backed securities .....	70,828	60,371	122,266	121,756	122,288	17.32	58.31
All other securities .....	13,746	13,826	27,568	27,221	28,555	-0.58	-28.25
Cash dividends declared.....	47,581	48,044	95,927	95,605	94,871	-0.96	14.39
Common .....	47,581	48,044	95,927	95,605	94,871	-0.96	14.39
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.77	2.90	39	2.93	2.92	50	2.84	2.85	48	3.32	3.27	53	3.92	4	42
Less: Interest expense .....	0.10	0.22	18	0.17	0.25	33	0.14	0.23	26	0.36	0.48	35	0.79	0.98	37
Equals: Net interest income (tax equivalent) .....	2.67	2.67	45	2.75	2.65	54	2.70	2.60	53	2.97	2.77	60	3.12	3.01	50
Plus: Non-interest income .....	0.95	0.96	57	1.05	1.11	54	1.05	1.04	57	1.01	1.21	48	1.13	1.32	52
Equals: adjusted operating income (tax equivalent) .....	3.62	3.67	59	3.81	3.82	58	3.75	3.70	60	3.98	4.04	53	4.26	4.41	44
Less: Overhead expense .....	2.06	2.17	48	2.50	2.24	71	2.31	2.17	62	2.45	2.57	53	2.71	2.69	59
Less: Provision for credit losses .....	-0.18	0.09	1	-0.13	-0.15	45	-0.22	-0.09	19	1.87	0.51	96	0.15	0.15	62
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	16	0	0.01	57	0	0.01	49	0	0.02	37	0	0.01	35
Plus: other tax equivalent adjustments .....	0	0	78	0	0	82	0	0	46	0	0	85	0	0	11
Equals: Pretax net operating income (tax equivalent) .....	1.75	1.40	81	1.44	1.79	22	1.66	1.66	55	-0.35	1.04	6	1.40	1.56	35
Less: Applicable income taxes (tax equivalent) .....	0.38	0.33	69	0.31	0.41	22	0.33	0.38	35	-0.21	0.23	0	0.28	0.36	25
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.36	1.06	83	1.14	1.36	26	1.32	1.26	61	-0.14	0.81	7	1.12	1.19	38
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.36	1.06	83	1.14	1.35	27	1.32	1.26	61	-0.14	0.82	7	1.12	1.19	38
Memo: Net income (last four quarters) .....	1.44	1.12	82	1.13	1.25	39	1.32	1.26	61	-0.14	0.82	7	1.12	1.19	38
Net income-BHC and noncontrolling (minority) interest .....	1.36	1.07	83	1.14	1.37	26	1.32	1.27	61	-0.14	0.83	7	1.12	1.20	38
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.88	92.97	33	91.92	93.15	34	91.91	93.08	32	91.13	92.32	31	91	91.05	49
Average interest-bearing funds / Average assets .....	47.72	60.12	7	51.48	62.32	11	50.80	61.99	9	55.47	64.06	17	59.24	65.57	22
Interest income (tax equivalent) / Average earning assets .....	3.01	3.12	39	3.19	3.14	50	3.09	3.06	48	3.65	3.55	55	4.30	4.41	42
Interest expense / Average earning assets .....	0.11	0.24	18	0.19	0.27	35	0.15	0.25	27	0.39	0.52	35	0.87	1.08	36
Net interest income (tax equivalent) / Average earning assets .....	2.90	2.88	48	3	2.85	57	2.94	2.80	55	3.25	3.01	63	3.43	3.33	49
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.77	4.01	33	3.95	4.05	44	3.92	4.01	44	4.12	4.27	45	4.81	5.09	36
Interest-bearing bank balances .....	0.40	0.42	42	0.11	0.11	63	0.14	0.14	54	0.13	0.27	10	4.44	2.04	96
Federal funds sold and reverse repos .....	1.54	0.58	86	0.44	0.26	79	0.66	0.25	82	0.22	0.68	25	1.63	2.44	24
Trading assets .....	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	2.98	3.09	37	3.15	3.11	50	3.06	3.04	48	3.60	3.51	53	4.25	4.36	44
Investment securities (tax equivalent) .....	1.99	1.85	65	1.95	1.80	61	1.91	1.77	64	2.37	2.25	63	2.62	2.76	41
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.73	1.22	86	1.40	1.28	62	1.50	1.14	73	1.97	1.75	63	2.26	2.32	52
Mortgage-backed securities .....	2.35	1.78	92	1.72	1.56	67	1.74	1.57	68	2.21	2.05	63	2.49	2.61	32
All other securities .....	1.07	2.82	6	2.93	2.91	53	2.93	2.81	59	3	3.24	43	3.16	4.06	25
Interest-bearing deposits .....	0.11	0.20	30	0.21	0.24	48	0.17	0.21	43	0.57	0.53	59	1.25	1.10	64
Time deposits of \$250K or more .....	0.27	0.50	17	0.53	0.76	27	0.46	0.66	28	1.04	1.42	19	1.37	1.96	10
Time deposits < \$250K .....	0.16	0.44	11	0.58	0.72	39	0.43	0.62	27	1.63	1.36	70	2.37	1.82	85
Other domestic deposits .....	0.11	0.17	39	0.16	0.17	59	0.14	0.15	54	0.37	0.36	58	0.94	0.93	54
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.07	0.36	15	0.14	0.19	57	0.11	0.17	51	0.26	0.62	19	0.68	1.86	22
Other borrowed funds and trading liabilities .....	0.56	1.24	19	0.58	1.31	22	0.58	1.27	25	0.68	1.50	14	1.94	2.38	23
All interest-bearing funds .....	0.20	0.36	24	0.34	0.40	45	0.28	0.37	36	0.65	0.74	45	1.34	1.49	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	171,493	181,816	365,342	325,469	330,389
Fiduciary activities income .....	32,588	31,310	62,898	58,191	61,609
Service charges on deposit accounts - domestic .....	42,523	38,734	81,488	76,668	87,005
Trading revenue.....	5,395	8,878	13,692	14,073	12,544
Investment banking fees and commissions.....	14,851	13,894	27,696	22,736	24,622
Insurance activities revenue.....	611	903	1,806	1,596	1,950
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	25	35	63	84	102
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	12,539	27,976	46,559	42,497	34,729
Other non-interest income.....	62,961	60,086	131,140	109,624	107,828
Total overhead expenses .....	369,362	430,631	808,355	790,346	789,364
Personnel expense.....	222,566	262,269	482,375	464,059	439,879
Net occupancy expense.....	33,475	35,038	67,953	71,801	69,329
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	7,334	8,664	16,665	19,916	20,844
Other operating expenses.....	105,987	124,660	241,362	234,570	259,312
Fee income on mutual funds and annuities.....	6,363	7,883	14,253	13,965	11,553
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	577,728	0	540,797	698,270
Number of equivalent employees .....	3,594	3,626	3,486	3,986	4,136
Average personnel expense per employee.....	61.93	72.33	138.37	116.42	106.35
Average assets per employee.....	9,994.98	9,511.36	10,028.76	8,084.23	7,042.40

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	3.71	2.35	72	4.34	2.15	78	3.90	2.17	77	4.29	2.02	79	3.50	2.72
Overhead expenses / Net Interest Income + non-interest income .....	57.20	59.40	37	66.14	59.03	76	62.25	59.28	58	62.33	62.28	54	64.39	61.29
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.06	2.17	48	2.50	2.24	71	2.31	2.17	62	2.45	2.57	53	2.71	2.69
Personnel expense.....	1.24	1.20	60	1.52	1.25	77	1.38	1.21	69	1.44	1.30	64	1.51	1.41
Net occupancy expense.....	0.19	0.22	29	0.20	0.24	29	0.19	0.23	32	0.22	0.26	29	0.24	0.28
Other operating expenses.....	0.63	0.72	42	0.77	0.73	68	0.74	0.72	65	0.79	0.94	51	0.96	0.97
Overhead less non-interest income .....	1.10	1.19	36	1.44	1.10	80	1.27	1.10	61	1.44	1.25	68	1.58	1.32
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	56.75	58.92	36	65.56	58.45	77	61.72	58.83	59	61.70	61.82	55	63.63	60.64
Personnel expense.....	34.20	32.65	54	39.93	33.10	87	36.83	32.93	68	36.23	32.36	72	35.46	32.39
Net occupancy expense.....	5.14	6.14	30	5.33	6.33	34	5.19	6.23	32	5.61	6.58	32	5.59	6.52
Other operating expenses.....	17.41	19.36	34	20.30	18.60	70	19.70	19.18	55	19.87	22.28	46	22.58	21.20
Total non-interest income .....	26.35	25.40	58	27.68	28.18	54	27.89	27.67	57	25.41	28.83	48	26.63	29.23
Fiduciary activities income .....	5.01	2.23	83	4.77	2.24	81	4.80	2.20	79	4.54	2.09	82	4.97	1.97
Service charges on domestic deposit accounts .....	6.53	3.45	90	5.90	3.19	90	6.22	3.27	90	5.98	3.27	89	7.01	3.88
Trading revenue.....	0.83	0.45	73	1.35	0.72	82	1.05	0.62	79	1.10	1.28	69	1.01	1.18
Investment banking fees and commissions.....	2.28	2.25	66	2.12	2.52	60	2.11	2.58	59	1.77	2.46	55	1.98	3.54
Insurance activities revenue.....	0.09	0.36	58	0.14	0.37	60	0.14	0.36	60	0.12	0.41	58	0.16	0.47
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees .....	0	1.38	21	0.01	0.55	26	0	0.60	24	0.01	0.01	55	0.01	0.28
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	1.93	1.51	65	4.26	3.83	63	3.55	3.30	59	3.32	3.92	57	2.80	1.86
Other non-interest income.....	9.67	9.09	68	9.15	9.26	64	10.01	9.27	64	8.56	9.65	51	8.69	10.04
Overhead less non-interest income .....	30.40	32.73	36	37.88	29.94	70	33.82	30.52	55	36.29	31.93	59	37	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.28	21.22	38	18.90	21.54	20	18.10	21.18	17		18.63		16.04	20.56
Applicable income tax + TE / Pretax net operating income + TE .....	21.92	23.38	35	21.22	23.10	21	20.03	22.67	14		21.18		19.66	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	11,896,268	11,295,598	11,225,374	11,422,609	11,432,878	5.32	22.18	
Commercial and industrial loans .....	7,513,620	7,459,163	7,506,189	7,891,920	6,890,767	0.73	29.68	
Loans to individuals .....	612,768	703,175	642,663	819,320	1,042,501	-12.86	-39.48	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		-100.00	
Agricultural loans .....	1,111	1,585	1,133	1,554	3,050	-29.91	-83.82	
Other loans and leases .....	1,867,500	1,779,216	1,852,370	1,790,757	1,899,429	4.96	-4.19	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	21,891,267	21,238,737	21,227,729	21,926,160	21,268,625	3.07	18.33	
Less: Allowance for loan and lease losses .....	308,175	399,668	342,065	450,177	191,251	-22.89	38.90	
Net loans and leases .....	21,583,092	20,839,069	20,885,664	21,475,983	21,077,374	3.57	18.08	
Debt securities that reprice or mature in over 1 year .....	8,510,403	8,532,832	8,477,044	7,134,491	6,183,210	-0.26	50.60	
Mutual funds and equity securities .....	15,880	16,851	14,192	15,337	15,446	-5.76	27.05	
Subtotal .....	30,109,375	29,388,752	29,376,900	28,625,811	27,276,030	2.45	25.76	
Interest-bearing bank balances .....	713,903	2,165,083	3,760,031	1,298,356	82,617	-67.03	588.41	
Federal funds sold and reverse repos .....	85,458	457	458	434	268	18599.78	9930.28	
Debt securities that reprice or mature within 1 year .....	20,990	100,301	75,405	222,006	60,102	-79.07	16.84	
Trading assets .....	74,977	106,141	74,326	148,368	53,426	-29.36	359.84	
Total earning assets .....	31,004,703	31,760,734	33,287,120	30,294,975	27,472,443	-2.38	28.75	
Non-interest-bearing cash and due from depository institutions .....	704,736	504,932	406,498	531,608	445,496	39.57	89.28	
Premises, fixed assets, and leases .....	421,033	451,871	450,274	479,985	472,020	-6.82	22.68	
Other real estate owned .....	3,467	10,080	7,533	11,520	20,614	-65.61	-80.73	
Investment in unconsolidated subsidiaries .....	15,380	14,337	14,551	14,063	18,354	7.27	-11.77	
Intangible and other assets .....	2,503,320	2,365,732	2,381,446	2,307,941	2,190,789	5.82	38.30	
Total assets .....	34,652,639	35,107,686	36,547,422	33,640,092	30,619,716	-1.30	30.07	
Quarterly average assets .....	35,738,083	35,062,779	35,785,611	32,875,985	30,299,203	1.93	34.52	
Average loans and leases (YTD) .....	21,446,681	21,667,896	21,301,948	22,253,006	20,419,567	-1.02	20.09	
<b>Memoranda</b>								
Loans held-for-sale .....	44,431	90,171	93,069	136,063	55,864	-50.73	65.87	
Loans not held-for-sale .....	21,846,836	21,148,566	21,134,660	21,790,097	21,212,761	3.30	18.26	
Real estate loans secured by 1–4 family .....	3,871,037	3,755,722	3,691,031	4,131,378	4,534,582	3.07	-1.82	
Commercial real estate loans .....	7,984,988	7,505,421	7,510,791	7,254,137	6,852,278	6.39	38.35	
Construction and land development .....	1,379,271	1,276,525	1,224,919	1,038,753	1,119,370	8.05	6.79	
Multifamily .....	502,310	508,729	471,946	455,531	408,012	-1.26	34.16	
Nonfarm nonresidential .....	6,103,407	5,720,167	5,813,926	5,759,853	5,324,896	6.70	48.66	
Real estate loans secured by farmland .....	40,243	34,455	23,552	37,094	46,018	16.80	82.27	
Total investment securities .....	8,547,273	8,649,984	8,566,641	7,371,834	6,258,758	-1.19	50.44	
U.S. Treasury securities .....	132,661	197,715	210,886	0	0	-32.90	13113.25	
US agency securities (excluding mortgage-backed securities) .....	266,281	206,431	223,269	213,369	148,672	28.99	115.03	
Municipal securities .....	915,605	939,267	935,563	953,743	890,824	-2.52	-6.16	
Mortgage-backed securities .....	4,143,529	7,274,940	7,164,028	6,177,621	5,195,828	-43.04	-9.23	
Asset-backed securities .....	3,050,941	0	0	0	0			
Other debt securities .....	22,376	14,780	18,703	11,764	7,988	51.39	539.31	
Mutual funds and equity securities .....	15,880	16,851	14,192	15,337	15,446	-5.76	27.05	
Available-for-sale securities .....	5,779,381	7,300,421	6,986,698	5,999,327	4,675,304	-20.83	105.90	
U.S. Treasury securities .....	0	197,715	196,029	0	0	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities) .....	9,064	206,431	223,269	213,369	98,672	-95.61	-87.72	
Municipal securities .....	210,743	319,296	314,158	326,725	249,805	-34.00	-14.04	
Mortgage-backed securities .....	3,081,469	6,562,199	6,234,539	5,447,469	4,318,839	-53.04	24.71	
Asset-backed securities .....	2,455,729	0	0	0	0			
Other debt securities .....	22,376	14,780	18,703	11,764	7,988	51.39	539.31	
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation) .....	-136,214	87,394	65,731	110,412	42,996			
Available-for-sale securities appreciation (depreciation) .....	-579,053	110,259	2,169	233,093	37,694			
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	4,050,410	3,029,843	3,962,541	3,416,740	3,339,817	33.68	7.37	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	14,686,749	13,412,819	14,406,327	12,207,474	8,792,195	9.50	85.96
NOW, ATS and transaction accounts .....	616,659	660,446	898,865	789,588	878,581	-6.63	-11.26
Time deposits less brokered deposits < \$250K .....	698,730	884,467	770,341	1,203,573	1,826,137	-21.00	-50.19
MMDA and other savings accounts .....	13,577,090	13,756,558	13,996,160	12,714,329	10,784,289	-1.30	36.31
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	29,579,228	28,714,290	30,071,693	26,914,964	22,281,202	3.01	48.22
Time deposits of \$250K or more .....	289,879	491,874	378,563	724,229	1,371,526	-41.07	-60.78
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	430,011	416,508	565,061	567,513	679,872	3.24	-23.06
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	3,131	778,131	-100.00	
Other borrowings w/remaining maturity over 1 year .....	273,351	1,181,464	1,177,556	1,162,932	1,344,759	-76.86	-75.17
Brokered deposits < \$250K .....	9,201	74,191	30,202	66,408	167,553	-87.60	-98.79
Noncore funding .....	1,002,442	2,164,037	2,151,382	2,524,213	4,341,841	-53.68	-71.92
Trading liabilities .....	114,451	37,536	30,231	46,387	14,266	204.91	905.46
Subordinated notes and debentures + trust preferred securities .....	166,740	166,588	166,664	312,260	145,571	0.09	14.89
Other liabilities .....	440,056	462,334	457,100	403,243	369,151	-4.82	202.99
Total liabilities .....	31,302,917	31,544,785	32,877,070	30,201,067	27,152,031	-0.77	31.37
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	309,513	309,513	309,513	309,513	309,513	0.00	6.23
Common surplus .....	1,942,283	1,920,032	1,931,468	1,908,667	1,872,426	1.16	12.01
Retained earnings .....	1,856,489	1,439,553	1,659,073	1,291,506	1,476,232	28.96	103.91
Accumulated other comprehensive income .....	-527,178	42,861	-53,935	80,068	-54,724		
Other equity capital components .....	-231,385	-149,058	-175,767	-150,729	-135,762		
Total holding company equity capital .....	3,349,722	3,562,901	3,670,352	3,439,025	3,467,685	-5.98	19.04
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	3,349,722	3,562,901	3,670,352	3,439,025	3,467,685	-5.98	19.04
Total liabilities and capital .....	34,652,639	35,107,686	36,547,422	33,640,092	30,619,716	-1.30	30.07
<b>Memoranda</b>							
Non-interest-bearing deposits .....	14,686,749	13,412,819	14,406,327	12,207,474	8,792,195	9.50	85.96
Interest-bearing deposits .....	15,191,559	15,867,536	16,074,131	15,498,127	15,028,086	-4.26	12.07
Total deposits .....	29,878,308	29,280,355	30,480,458	27,705,601	23,820,281	2.04	39.28
Long-term debt that reprices within 1 year .....	0	0	0	0	460,000		-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	3,670,352	3,439,025	3,439,025	3,467,685	3,081,340		
Accounting restatements .....	0	0	0	-44,087	0		
Net income .....	244,913	195,890	463,215	-45,174	327,380		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	9,970	11,275	15,967	17,855	15,388		
Sale of treasury stock .....	1,800	1,962	3,872	4,164	3,614		
Less: Purchase of treasury stock .....	56,489	0	21,796	606	185,000		
Changes incident to business combinations .....	0	0	0	0	193,849		
Less: Dividends declared .....	47,581	48,044	95,927	95,605	94,871		
Change in other comprehensive income .....	-473,243	-37,207	-134,004	134,793	125,985		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	3,349,722	3,562,901	3,670,352	3,439,025	3,467,685		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	34.33	38.78	34	32.17	36.32	35	30.71	36.25	34	33.96	36.22	39	37.34	37.78	42
Commercial and industrial loans .....	21.68	11.05	90	21.25	12.25	88	20.54	10.76	88	23.46	13.52	91	22.50	12.02	89
Loans to individuals .....	1.77	3.52	54	2	3.48	56	1.76	3.36	54	2.44	3.40	59	3.40	4.20	59
Loans to depository institutions and acceptances of other banks .....	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	33	0	0.21	31	0	0.18	32	0	0.19	29	0.01	0.24	36
Other loans and leases.....	5.39	4.45	64	5.07	4.22	64	5.07	4.47	62	5.32	4.63	61	6.20	5.01	63
Net loans and leases.....	62.28	61.60	49	59.36	59.81	46	57.15	58.67	48	63.84	61.58	48	68.84	63.77	52
Debt securities over 1 year.....	24.56	19.46	69	24.30	17.61	72	23.19	19.46	67	21.21	15.55	75	20.19	14.60	79
Mutual funds and equity securities .....	0.05	0.05	58	0.05	0.06	63	0.04	0.06	60	0.05	0.05	61	0.05	0.06	63
Subtotal .....	86.89	82.34	66	83.71	78.32	68	80.38	79.22	45	85.09	78.16	72	89.08	79.65	91
Interest-bearing bank balances .....	2.06	4.59	32	6.17	9.11	30	10.29	8.50	61	3.86	7.51	26	0.27	3.06	7
Federal funds sold and reverse repos .....	0.25	0.58	72	0	0.52	62	0	0.54	61	0	0.82	57	0	1.57	55
Debt securities 1 year or less .....	0.06	1.68	6	0.29	1.53	19	0.21	1.56	14	0.66	1.68	31	0.20	1.91	14
Trading assets .....	0.22	0.55	68	0.30	0.60	58	0.20	0.49	59	0.44	1.01	55	0.17	1.19	49
Total earning assets.....	89.47	90.95	30	90.47	91.43	37	91.08	91.77	41	90.06	91.05	38	89.72	89.53	50
Non-interest cash and due from depository institutions.....	2.03	1.01	93	1.44	1.01	83	1.11	0.82	76	1.58	1.07	90	1.45	1.14	76
Other real estate owned.....	0.01	0.01	63	0.03	0.02	77	0.02	0.01	77	0.03	0.02	74	0.07	0.03	84
All other assets.....	8.49	7.97	58	8.10	7.50	59	7.81	7.35	58	8.36	7.82	58	8.82	9.27	46
<b>Memoranda</b>															
Short-term investments .....	2.37	7.68	20	6.45	12.01	27	10.50	11.47	49	4.52	11.17	20	0.47	7.63	1
U.S. Treasury securities.....	0.38	1.96	35	0.56	1.08	61	0.58	1.47	53	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities) .....	0.77	0.84	64	0.59	0.77	60	0.61	0.82	58	0.63	0.63	65	0.49	0.54	59
Municipal securities .....	2.64	1.75	72	2.68	1.72	68	2.56	1.73	69	2.84	1.69	71	2.91	1.34	79
Mortgage-backed securities .....	11.96	13.68	45	20.72	12.97	83	19.60	14.14	76	18.36	11.75	82	16.97	11.44	80
Asset-backed securities .....	8.80	0.68	98	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	0.06	0.52	39	0.04	0.52	39	0.05	0.53	37	0.03	0.42	38	0.03	0.39	39
Loans held-for-sale.....	0.13	0.35	51	0.26	0.42	56	0.25	0.55	56	0.40	0.52	53	0.18	0.39	46
Loans held for investment .....	63.05	61.41	50	60.24	59.85	47	57.83	58.06	48	64.77	61.72	51	69.28	63.50	56
Real estate loans secured by 1–4 family .....	11.17	12.26	48	10.70	11.69	47	10.10	11.46	45	12.28	11.91	51	14.81	13.29	59
Revolving .....	2.83	1.49	78	2.83	1.45	81	2.63	1.42	77	3.14	1.66	79	3.48	2.07	73
Closed-end, secured by first liens .....	8.24	10.40	41	7.74	9.84	41	7.37	9.67	39	8.97	9.81	46	11.02	10.69	52
Closed-end, secured by junior liens .....	0.10	0.18	50	0.13	0.20	46	0.10	0.17	48	0.17	0.22	52	0.31	0.28	65
Commercial real estate loans .....	23.04	24.34	45	21.38	22.48	44	20.55	22.69	45	21.56	22.22	44	22.38	22.23	48
Construction and land development.....	3.98	3.75	57	3.64	3.35	57	3.35	3.34	54	3.09	3.40	51	3.66	3.44	58
Multifamily.....	1.45	3.69	29	1.45	3.31	30	1.29	3.57	28	1.35	3.12	29	1.33	3.01	35
Nonfarm nonresidential .....	17.61	15.50	57	16.29	14.81	54	15.91	14.57	55	17.12	14.72	58	17.39	14.69	57
Real estate loans secured by farmland.....	0.12	0.35	57	0.10	0.34	53	0.06	0.30	49	0.11	0.33	56	0.15	0.36	59

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	54.34	62.08	29	53.18	59.66	32	52.88	61.05	29	52.10	57.15	34	53.75	57.46	42
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	17.68	20.31	39	17.68	19.82	41	17.39	19.86	41	18.84	19.43	45	21.32	20.75	51
Real estate loans secured by 1–4 family.....	4.48	2.40	80	4.67	2.42	81	4.53	2.43	78	4.82	2.64	79	5.02	3.15	74
Revolving .....	13.21	17.67	36	13.01	17.22	35	12.86	17.24	35	14.02	16.59	38	16.30	17.39	46
Closed-end.....	36.48	38.23	42	35.34	36.54	44	35.38	37.86	43	33.08	34.63	44	32.22	33.52	45
Construction and land development.....	6.30	5.97	57	6.01	5.50	57	5.77	5.65	55	4.74	5.26	51	5.26	5.09	58
1–4 family.....	2.13	1.34	72	1.58	1.11	71	1.79	1.18	73	1.40	0.93	70	1.73	0.94	75
Other.....	4.17	4.56	49	4.43	4.33	53	3.98	4.40	49	3.34	4.19	46	3.53	4.02	50
Multifamily.....	2.29	5.72	26	2.40	5.34	28	2.22	5.78	24	2.08	4.96	25	1.92	4.69	30
Nonfarm nonresidential .....	27.88	24.64	55	26.93	24.14	55	27.39	24.56	55	26.27	22.93	55	25.04	22.15	53
Owner-occupied.....	13.54	8.28	78	13.23	8.14	81	13.29	8.29	79	13.03	7.68	81	12.88	7.72	80
Other.....	14.34	16.13	41	13.70	15.71	38	14.10	15.94	43	13.24	14.95	39	12.16	14.34	42
Real estate loans secured by farmland.....	0.18	0.59	54	0.16	0.59	53	0.11	0.54	49	0.17	0.54	55	0.22	0.55	57
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	34.32	18.46	88	35.12	20.98	85	35.36	18.86	87	35.99	22.17	86	32.40	19.53	85
Loans to individuals .....	2.80	6.27	51	3.31	6.28	55	3.03	6.24	54	3.74	6.13	57	4.90	7.13	57
Credit card loans .....	0.36	0.53	69	0.37	0.51	71	0.37	0.53	70	0.39	0.65	69	0.47	0.81	68
Agricultural loans.....	0.01	0.32	33	0.01	0.37	31	0.01	0.34	32	0.01	0.32	29	0.01	0.37	35
Other loans and leases.....	8.53	8.30	60	8.38	8.03	64	8.73	8.75	62	8.17	9.09	61	8.93	9.85	59
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	361.51	407.54	36	375.48	383.17	42	354.80	391.81	37	395.50	381.27	43	411.93	391.26	46
Real estate loans secured by 1–4 family.....	117.64	130.40	46	124.84	124.52	52	116.66	126.06	46	143.05	125.03	59	163.38	138.18	62
Revolving .....	29.78	15.55	80	32.98	15.53	86	30.37	15.44	80	36.57	17.42	85	38.45	21.26	76
Closed-end.....	87.85	113.22	38	91.86	107.53	43	86.29	108.85	39	106.47	106.14	53	124.94	115.20	54
Commercial real estate loans .....	242.65	254.23	48	249.49	238.21	50	237.39	245.88	46	251.17	234.65	49	246.89	229.44	50
Construction and land development.....	41.91	38.88	56	42.43	35.52	61	38.72	35.95	56	35.97	35.62	56	40.33	34.95	61
1–4 family.....	14.18	8.60	75	11.17	7.06	74	12.03	7.42	72	10.63	6.34	71	13.29	6.61	76
Other.....	27.73	29.76	48	31.26	28.07	58	26.68	28.11	49	25.34	28.16	49	27.04	27.32	54
Multifamily.....	15.26	39.14	29	16.91	34.78	32	14.92	38.66	30	15.77	32.74	32	14.70	31.04	36
Nonfarm nonresidential .....	185.47	162.28	59	190.14	157.17	61	183.76	158.05	60	199.43	155.06	60	191.86	152.10	62
Owner-occupied.....	90.09	54.20	80	93.40	52.65	83	89.17	52.99	80	98.94	52.37	85	98.67	53.07	83
Other.....	95.39	106.54	44	96.74	102.08	49	94.59	102.54	46	100.50	100.54	50	93.19	97.41	46
Real estate loans secured by farmland.....	1.22	3.62	56	1.15	3.59	55	0.74	3.22	49	1.28	3.44	58	1.66	3.60	59
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	228.33	115.10	90	247.95	127.07	93	237.25	114.45	91	273.26	139.91	94	248.28	122.02	93
Loans to individuals .....	18.62	35.52	53	23.37	35.29	58	20.31	34.55	57	28.37	37.47	60	37.56	43.51	59
Credit card loans .....	2.39	2.76	71	2.58	2.61	72	2.51	2.77	73	2.93	3.30	71	3.59	4.34	70
Agricultural loans.....	0.03	1.81	33	0.05	2.01	32	0.04	1.86	32	0.05	1.88	32	0.11	2.18	36
Other loans and leases.....	56.75	50.19	66	59.14	46.75	67	58.55	51.06	66	62	49.54	65	68.44	52.44	66
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	23.20	30.64	33	22.33	28.84	34	22.33	30.07	34	20.41	27.32	32	19.73	26.45	35
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	154.36	203.71	37	157.68	187.37	38	149.79	195.33	36	154.92	183.76	39	151.23	178.57	41
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	244.45	261.50	43	251.08	244.59	49	238.96	252.85	44	253.86	240.85	48	249.90	236.10	49

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	2.37	7.68	20	6.45	12.01	27	10.50	11.47	49	4.52	11.17	20	0.47	7.63	1
Liquid assets .....	17.67	25.39	33	29.78	28.17	55	32.39	29.03	56	24.88	26.22	54	19.35	22.44	50
Investment securities .....	24.67	21.68	60	24.64	19.64	68	23.44	21.63	58	21.91	17.85	70	20.44	16.99	66
Net loans and leases .....	62.28	61.60	49	59.36	59.81	46	57.15	58.67	48	63.84	61.58	48	68.84	63.77	52
Net loans, leases and standby letters of credit .....	63.38	62.44	49	60.30	60.62	48	58.23	59.49	49	64.92	62.48	49	70.12	64.84	54
Core deposits .....	85.36	75.64	88	81.79	74.75	77	82.28	75.71	76	80.01	70.67	78	72.77	63.09	69
Noncore funding .....	2.89	10.86	15	6.16	10.89	39	5.89	10.30	37	7.50	14.13	34	14.18	19.36	41
Time deposits of \$250K or more .....	0.84	1.54	33	1.40	1.81	46	1.04	1.58	38	2.15	2.11	59	4.48	2.94	76
Foreign deposits .....	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	1.24	1.20	64	1.19	1.20	64	1.55	1.23	70	1.69	1.47	71	2.22	1.94	69
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.99	0.50	71	1.19	0.52	74	1.54	0.54	80	1.69	0.54	82	2.22	0.48	84
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0	1.63	9	0	0.99	12	0	1	11	0.01	1.24	20	2.54	3.01	49
Earning assets that reprice within 1 year .....	28.14	36.16	33	32.54	38.93	31	34.64	37.37	47	29.82	39.38	24	28.30	39.29	19
Interest-bearing liabilities that reprice within 1 year .....	2.39	6.49	18	3.56	7.04	27	2.79	6.39	20	5.18	8.20	41	9.36	10.19	53
Long-term debt that reprices within 1 year .....	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	1.50	0.96	76
Net assets that reprice within 1 year .....	25.75	28.22	44	28.98	30.25	41	31.85	29.65	57	24.64	29.11	40	17.44	26.63	25
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	0.60	3.09	41	-0.35	-1.82	59	-5.73	-2.33	40	3.50	3.20	55	15.38	14.45	56
Net short-term noncore funding dependence .....	-0.46	-1.79	51	-4.57	-8.21	57	-9.90	-7.71	39	-0.90	-4.76	61	9.92	3.38	67
Short-term investment / Short-term noncore funding .....	120.21	166.36	52	246.06	284.81	59	413.78	273.46	75	120.49	184.19	42	5.02	77.77	1
Liquid assets - short-term noncore funding / Nonliquid assets .....	19.06	28.61	42	38.68	34.02	61	44.17	36.68	64	28.13	28.18	58	12.46	16.97	46
Net loans and leases / Total deposits .....	72.24	76.80	41	71.17	74.66	40	68.52	72.79	41	77.51	79.43	42	88.48	90.31	42
Net loans and leases / Core deposits .....	72.97	82.80	35	72.57	81.17	36	69.45	78.25	37	79.79	88.34	35	94.60	103.93	37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-4.49	-6.37	52	3.25	0.84	93	2.27	0.12	92	4.36	1.57	86	1.66	0.72	84
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-19.08	-13.54	24	4.10	1.94	84	0.08	-0.25	61	9.20	4.31	89	1.46	1.36	58
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	32.20	23.58	60	15.41	13.42	64	18.28	14.28	64	18.41	11.38	68	25.05	12.67	72
Available-for-sale securities .....	67.62	74.56	40	84.40	84.66	36	81.56	83.77	35	81.38	87.23	31	74.70	85.40	28
U.S. Treasury securities .....	1.55	9.26	32	2.29	5.52	56	2.46	6.70	49	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities) .....	3.12	4.02	60	2.39	4.50	56	2.61	4.12	58	2.89	4.01	60	2.38	3.49	56
Municipal securities .....	10.71	8	66	10.86	8.87	67	10.92	8.22	68	12.94	9.83	67	14.23	7.75	75
Mortgage-backed securities .....	48.48	63.23	24	84.10	66.59	75	83.63	66.54	75	83.80	66.64	72	83.02	67.43	72
Asset-backed securities .....	35.69	3.36	99	0	2.05	26	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities .....	0.26	3.01	36	0.17	3.17	35	0.22	3.08	35	0.16	3.01	37	0.13	2.94	36
Mutual funds and equity securities .....	0.19	0.28	57	0.19	0.32	60	0.17	0.29	55	0.21	0.35	56	0.25	0.40	58
Debt securities 1 year or less .....	0.25	8.89	3	1.16	8.69	15	0.88	7.78	12	3.01	10.55	24	0.96	11.86	6
Debt securities 1 to 5 years .....	15.69	20.02	48	9.36	17.05	40	14	18.25	48	10.51	17.03	42	22.44	17.94	63
Debt securities over 5 years .....	83.88	68.75	75	89.28	72.17	75	84.95	71.11	73	86.27	69.86	69	76.36	66.02	56
Pledged securities .....	47.39	30.80	75	35.03	33.87	55	46.26	32.26	71	46.35	35.67	66	53.36	30.57	82
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-63.79	-31.70	18	180.73	51.37	89	152.23	27.98	93	963.59	183.32	94	36.70	26.69	67
Investment securities .....	-1.19	21.19	21	35.19	33.34	60	16.21	31.36	38	17.78	23.62	46	10.04	11.75	59
Core deposits .....	3.01	9.58	35	11.13	16.88	30	11.73	16.94	36	20.80	26.88	32	6.63	11.23	45
Noncore funding .....	-53.68	10.50	1	-34.86	-23.76	40	-14.77	-14.79	49	-41.86	-12.18	15	10.48	6.59	63

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	9,822,216	8,718,689	9,444,803	8,106,223	7,530,144
Commit: Secured commercial real estate loans .....	2,354,916	1,787,146	2,098,707	1,420,729	1,175,416
Commit: Unsecured real estate loans .....	22,015	9,575	16,750	13,155	11,703
Credit card lines (reported semiannually, June/Dec) .....	713,299	622,983	673,899	601,473	604,211
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	378,483	331,463	396,956	362,690	392,581
Commercial and similar letters of credit .....	1,547	780	0	2,820	702
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	176,874	146,787	166,652	154,645	193,707
Credit derivatives - notional amount (holding company as beneficiary) .....	81,872	53,690	50,785	61,865	61,118
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	81,872	53,690	50,785	61,865	61,118
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	53,172	155,705	101,739	310,458	145,623
Written options contracts (interest rate) .....	82,087	143,648	105,546	250,817	127,606
Purchased options contracts (interest rate) .....	28,500	13,644	23,509	44,559	44,382
Interest rate swaps .....	8,154,405	8,246,758	8,109,623	7,050,290	5,329,868
Futures and forward foreign exchange .....	90,451	63,782	48,364	58,822	64,632
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

**Percent of Total Assets**

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec) .....	28.34	24.48	67	24.83	22.45	64	25.84	22.78	67	24.10	22.01	62	24.59	23.52	61
Standby letters of credit .....	1.09	0.66	80	0.94	0.67	76	1.09	0.65	81	1.08	0.71	76	1.28	0.84	76
Commercial and similar letters of credit .....	0	0.02	57	0	0.02	50	0	0.02	20	0.01	0.02	59	0	0.02	46
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.51	0.26	76	0.42	0.25	73	0.46	0.24	75	0.46	0.35	72	0.63	0.42	74
Credit derivatives - notional amount (holding company as beneficiary) .....	0.24	0.18	70	0.15	0.19	68	0.14	0.18	67	0.18	0.30	69	0.20	0.52	69
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.24	0.17	77	0.15	0.14	79	0.14	0.13	77	0.18	0.30	77	0.20	0.45	79
Derivative contracts .....	24.27	44.65	63	24.56	49.75	59	22.95	46.30	58	22.93	48.62	54	18.66	68.47	45
Interest rate contracts .....	24	32.11	66	24.38	35.96	62	22.82	32.46	60	22.76	34.36	56	18.44	47.31	47
Interest rate futures and forward contracts .....	0.15	3.60	51	0.44	5.17	56	0.28	3.25	51	0.92	6.21	56	0.48	10.67	50
Written options contracts (interest rate) .....	0.24	1.58	50	0.41	1.82	45	0.29	1.41	45	0.75	2.18	49	0.42	2.47	46
Purchased options contracts (interest rate) .....	0.08	1.48	51	0.04	1.33	46	0.06	1.31	48	0.13	1.46	51	0.14	2.65	53
Interest rate swaps .....	23.53	21.90	69	23.49	20.67	67	22.19	20.49	66	20.96	20.83	61	17.41	28.86	55
Foreign exchange contracts .....	0.26	6.76	69	0.18	6.16	66	0.13	6.30	65	0.17	6.01	62	0.21	10.12	59
Futures and forward foreign exchange contracts .....	0.26	4.19	71	0.18	3.93	68	0.13	3.78	67	0.17	3.47	65	0.21	5.23	63
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	45.80	46.07	65	40.24	42.93	64	44.34	44.98	63	36.43	42.82	59	36.88	45.53	53

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	8,408,615	8,623,537	8,388,781	7,714,946	5,712,111
Interest rate contracts .....	8,318,164	8,559,755	8,340,417	7,656,124	5,647,479
Foreign exchange contracts.....	90,451	63,782	48,364	58,822	64,632
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	143,623	219,487	150,103	369,280	210,255
Written options .....	82,087	143,648	105,546	250,817	127,606
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	82,087	143,648	105,546	250,817	127,606
Purchased options .....	28,500	13,644	23,509	44,559	44,382
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	28,500	13,644	23,509	44,559	44,382
Swaps .....	8,154,405	8,246,758	8,109,623	7,050,290	5,329,868
Held for trading.....	5,267,456	5,204,678	5,242,355	4,865,080	3,823,864
Interest rate contracts .....	5,177,005	5,140,896	5,193,991	4,806,258	3,759,232
Foreign exchange contracts.....	90,451	63,782	48,364	58,822	64,632
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	3,141,159	3,418,859	3,146,426	2,849,866	1,888,247
Interest rate contracts .....	3,141,159	3,418,859	3,146,426	2,849,866	1,888,247
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	8,459,074	8,553,032	8,356,888	7,561,062	5,690,506
One year or less .....	5,566,585	557,166	1,116,028	595,421	369,829
Over 1 year to 5 years .....	1,437,298	3,611,501	2,738,113	3,056,344	2,865,940
Over 5 years .....	1,455,191	4,384,365	4,502,747	3,909,297	2,454,737
Gross negative fair value (absolute value) .....	172,021	119,178	92,428	173,708	59,253
Gross positive fair value.....	184,914	175,284	106,160	207,793	81,481
Held for trading.....	118,908	107,469	76,597	148,333	54,815
Non-traded.....	66,006	67,815	29,563	59,460	26,666
Current credit exposure on risk-based capital derivative contracts .....	184,914	175,284	106,160	207,793	81,481
Credit losses on derivative contracts .....	0	0	0	41	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	98.92	93.66	36	99.26	94.09	39	99.42	94.17	39	99.24	94.10	42	98.87	93.44	43
Foreign exchange contracts .....	1.08	3.30	68	0.74	3.27	65	0.58	3.47	65	0.76	3.49	63	1.13	3.20	63
Equity, commodity, and other contracts .....	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	1.71	9.78	40	2.55	12.57	39	1.79	11.16	35	4.79	14.05	42	3.68	13.49	38
Written options .....	0.98	5.78	32	1.67	7.49	31	1.26	6.28	28	3.25	8.18	39	2.23	5.91	41
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	0.98	5.46	34	1.67	7.20	33	1.26	5.96	30	3.25	7.73	41	2.23	5.10	44
Purchased options .....	0.34	3.69	46	0.16	3.44	43	0.28	3.27	47	0.58	3.42	47	0.78	4.42	49
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0.34	3.17	49	0.16	3.04	45	0.28	2.87	49	0.58	2.86	51	0.78	3.35	52
Swaps .....	96.98	74.97	73	95.63	71.23	74	96.67	74.26	78	91.38	68.76	71	93.31	69.75	71
Held for trading .....	62.64	37.98	59	60.35	40.60	52	62.49	40.42	55	63.06	43.53	51	66.94	44.16	54
Interest rate contracts .....	61.57	31.52	64	59.61	34.42	58	61.92	34.15	61	62.30	36.62	60	65.81	37.24	64
Foreign exchange contracts .....	1.08	1.71	77	0.74	1.57	74	0.58	1.68	75	0.76	1.60	72	1.13	1.60	71
Equity, commodity, and other contracts .....	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	37.36	62.02	40	39.65	59.40	47	37.51	59.58	44	36.94	56.47	48	33.06	55.84	45
Interest rate contracts .....	37.36	57.94	44	39.65	56.19	49	37.51	56.71	46	36.94	53.82	49	33.06	52.22	45
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	100.60	93.09	76	99.18	91.87	66	99.62	92.53	67	98.01	91.48	59	99.62	93.86	68
One year or less .....	66.20	31.78	77	6.46	28.05	28	13.30	27.56	43	7.72	32.05	30	6.47	32.17	27
Over 1 year to 5 years .....	17.09	24.76	36	41.88	26.03	71	32.64	27.01	55	39.62	27.06	67	50.17	30.45	80
Over 5 years .....	17.31	27.14	42	50.84	30.08	72	53.68	29.89	74	50.67	29.56	75	42.97	28.09	69
Gross negative fair value (absolute value) .....	2.05	1.56	69	1.38	1.25	61	1.10	0.98	60	2.25	1.55	71	1.04	0.83	60
Gross positive fair value .....	2.20	1.74	70	2.03	1.68	65	1.27	1.34	48	2.69	2.23	64	1.43	1.19	62
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.06	0.07	64	0.04	0.05	70	0.03	0.04	70	0.07	0.07	74	0.02	0.06	64
Gross positive fair value (X) .....	0.06	0.08	68	0.07	0.07	67	0.04	0.05	61	0.08	0.09	63	0.03	0.07	53
Held for trading (X) .....	0.04	0.06	72	0.04	0.05	67	0.03	0.04	67	0.06	0.07	62	0.02	0.06	55
Non-traded (X) .....	0.02	0.02	73	0.03	0.01	80	0.01	0.01	63	0.02	0.02	74	0.01	0.01	73
Current credit exposure (X) .....	0.06	0.04	78	0.07	0.05	74	0.04	0.04	67	0.08	0.06	67	0.03	0.05	57
Credit losses on derivative contracts .....	0	0	50	0	0	45	0	0	46	0	0	86	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.68	0.54	74	0.72	0.63	67	0.41	0.46	62	0.87	0.85	61	0.33	0.73	50

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		342,065		450,177		450,177		191,250		194,515					
Gross losses .....		11,360		37,926		50,836		409,457		59,078					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		11,727		9,174		19,646		14,671		12,080					
Net losses .....		-367		28,752		31,190		394,786		46,998					
Provision for loan and lease losses .....		-34,257		-21,757		-76,922		604,301		43,734					
Adjustments .....		0		0		0		49,412		0					
Ending balance .....		308,175		399,668		342,065		450,177		191,251					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets .....	-0.19	0.08	1	-0.13	-0.14	43	-0.22	-0.09	17	1.88	0.51	96	0.15	0.15	62
Provision for loan and lease losses / Average loans and leases .....	-0.32	0.14	1	-0.20	-0.25	48	-0.36	-0.16	20	2.72	0.82	95	0.21	0.24	55
Provision for loan and lease losses / Net loan and lease losses .....	9,334.33	198.72	98	-75.67	77.32	49	-246.62	-105.48	27	153.07	487.86	10	93.06	130.58	20
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.41	1.17	76	1.89	1.39	82	1.62	1.23	81	2.07	1.58	79	0.90	0.83	56
Allowance for loan and lease losses / Total loans and leases .....	1.41	1.15	76	1.88	1.37	84	1.61	1.20	83	2.05	1.55	79	0.90	0.81	57
Allowance for loan and lease losses / Net loans and leases losses (X) .....	28.67			6.95	15.27	31	10.97	21.39	49	1.14	11.58	0	4.07	8.03	44
Allowance for loan and lease losses / Nonaccrual assets .....	807.88	413.77	85	478.35	318.67	80	616.08	364.13	83	318.78	299.17	64	77.80	218.72	16
ALLL / 90+ days past due + nonaccrual loans and leases .....	718.49	319.24	88	432.19	260.68	81	560.32	287.08	83	311.37	244.34	70	73.35	151.73	21
Gross loan and lease losses / Average loans and leases .....	0.11	0.16	51	0.35	0.22	77	0.24	0.19	68	1.84	0.34	94	0.29	0.28	60
Recoveries / Average loans and leases .....	0.11	0.07	75	0.08	0.08	60	0.09	0.08	64	0.07	0.07	55	0.06	0.08	45
Net losses / Average loans and leases .....	0	0.08	18	0.27	0.13	79	0.15	0.11	66	1.77	0.27	96	0.23	0.21	62
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	23.07	23.25	57	2.24	16.12	6	4.80	34.67	6	24.83	33.98	40	16.19	36.22	14
Earnings coverage of net loan and lease losses (X) .....	-747.34	-9.51	6	7.69	4.52	28	15.75	39.72	41	1.21	22.91	9	9.29	24.40	38
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans .....	-0.03	-0.01	18	0.05	0.03	73	0	0.02	51	0.01	0.04	38	0	0.01	44
Real estate loans secured by 1–4 family .....	-0.10	-0.02	7	0.11	-0.01	93	0.02	-0.02	92	-0.04	0.01	12	0.02	0.01	64
Revolving .....	-0.17	-0.08	18	0.11	-0.05	89	-0.02	-0.07	50	-0.11	0.01	11	0.02	0.02	60
Closed-end .....	-0.08	-0.02	7	0.11	-0.01	94	0.04	-0.01	92	-0.02	0	24	0.02	0	72
Commercial real estate loans .....	0.01	0	80	0.02	0.05	59	0	0.04	25	0.04	0.07	53	-0.01	0.01	11
Construction and land development .....	-0.02	-0.02	35	-0.13	0	5	-0.14	0	4	-0.04	0	14	-0.01	-0.01	35
1–4 family .....	0	0	16	-0.01	0	10	-0.02	0	7	0.03	0	94	0	0	55
Other .....	-0.02	-0.01	30	-0.13	-0.01	4	-0.12	0	4	-0.07	0	6	-0.01	-0.01	32
Multifamily .....	0	0	58	0	0.01	51	0	0.01	48	-0.01	0	16	-0.12	0	3
Nonfarm nonresidential .....	0.02	0	82	0.06	0.07	67	0.03	0.05	58	0.06	0.11	54	0	0.02	23
Owner-occupied .....	0.01	0	89	0.05	0.01	88	0.02	0.01	83	0.02	0.02	69	0	0.01	18
Other .....	0.01	0	78	0.01	0.06	56	0.01	0.04	50	0.04	0.08	60	0	0.01	52
Real estate loans secured by farmland .....	0	0	55	-0.27	-0.01	3	-1.32	0	0	-0.01	0.02	12	0	0.01	48
Commercial and industrial loans .....	-0.07	0.10	12	0.55	0.20	86	0.29	0.17	76	4.82	0.47	98	0.35	0.37	58
Loans to individuals .....	1.14	0.65	79	0.86	0.78	66	1	0.71	71	1.45	1.13	71	1.35	1.17	63
Credit card loans .....	2.31	1.99	60	2.26	2.18	47	2.06	1.84	58	3.30	2.92	56	2.68	3.11	35
Agricultural loans .....	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions .....															
Other loans and leases .....	0.05	0.14	54	0.26	0.08	84	0.13	0.10	72	0.08	0.15	57	0.46	0.15	86

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		47,877		28,389		48,978		67,026		111,164
90+ days past due loans and leases .....		4,746		8,925		5,525		3,361		14,900
Nonaccrual loans and leases.....		38,146		83,551		55,523		141,219		245,833
Total past due and nonaccrual loans and leases.....		90,769		120,865		110,026		211,606		371,897
Restructured 30–89 days past due .....		137		168		43		172		7,729
Restructured 90+ days past due .....		49		0		0		0		0
Restructured nonaccrual .....		3,249		6,809		6,777		21,581		132,454
Total restructured loans and leases .....		3,435		6,977		6,820		21,753		140,183
30–89 days past due loans held for sale .....		0		0		806		86		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		79		0		0		1,340		0
Total past due and nonaccrual loans held for sale.....		79		0		806		1,426		0
Restructured loans and leases in compliance .....		2,307		3,661		3,745		4,091		53,537
Other real estate owned.....		3,467		10,080		7,533		11,520		20,614
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.22	0.32	43	0.13	0.27	31	0.23	0.32	45	0.31
90+ days past due loans and leases .....	0.02	0.09	46	0.04	0.10	59	0.03	0.10	52	0.02
Nonaccrual loans and leases.....	0.17	0.38	18	0.39	0.58	35	0.26	0.46	25	0.64
Total past due and nonaccrual loans and leases.....	0.20	0.53	18	0.44	0.73	31	0.29	0.62	22	0.66
30–89 days past due restructured.....	0	0.01	46	0	0.01	48	0	0.01	43	0
90+ days past due restructured .....	0	0	67	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.01	0.09	24	0.03	0.12	26	0.03	0.10	30	0.10
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	84	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	84	0	0	38	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.22	0.32	43	0.13	0.27	31	0.23	0.32	45	0.31
90+ days past due assets .....	0.02	0.10	45	0.04	0.10	58	0.03	0.10	51	0.02
Nonaccrual assets .....	0.17	0.39	17	0.39	0.59	34	0.26	0.47	25	0.64
Total 30+ days past due and nonaccrual assets .....	0.41	0.88	23	0.57	1.04	26	0.52	0.97	25	0.97
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.12	0.32	18	0.26	0.43	31	0.17	0.36	22	0.43
90+ days past due and nonaccrual assets + other real estate owned .....	0.13	0.34	17	0.29	0.46	32	0.19	0.37	22	0.46
<b>Restructured and Nonaccrual Loans and Leases</b>										
<b>+ OREO as Percent of:</b>										
Total assets .....	0.13	0.38	16	0.28	0.52	26	0.18	0.41	18	0.47
Allowance for loan and lease losses .....	14.31	57.44	7	24.39	67.93	13	19.54	62.64	9	34.88
Equity capital + allowance for loan and lease losses .....	1.21	3.52	13	2.46	4.43	25	1.67	3.60	20	4.04
Tier 1 capital + allowance for loan and lease losses .....	1.32	3.97	15	3.15	5.28	27	2.07	4.30	21	5.26
Loans and leases + other real estate owned .....	0.20	0.63	13	0.46	0.88	26	0.31	0.71	19	0.72

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.21	0.26	51	0.16	0.24	45	0.29	0.26	62	0.43	0.39	65	0.58	0.38	81
	90+ days past due .....	0.02	0.11	53	0.06	0.12	69	0.03	0.12	61	0.02	0.16	50	0.11	0.16	67
	Nonaccrual.....	0.27	0.45	39	0.56	0.65	53	0.42	0.52	50	0.74	0.76	58	0.56	0.46	63
Commercial and industrial	30–89 days past due.....	0.25	0.28	60	0.08	0.17	30	0.14	0.24	45	0.10	0.23	32	0.44	0.31	75
	90+ days past due .....	0.02	0.03	60	0.01	0.02	64	0.02	0.04	55	0.01	0.03	48	0.02	0.05	53
	Nonaccrual.....	0.05	0.46	12	0.22	0.64	22	0.07	0.57	11	0.63	0.75	46	2.53	0.83	95
Individuals	30–89 days past due.....	0.79	0.70	61	0.61	0.55	64	0.87	0.63	71	1.18	0.83	76	1.29	0.83	76
	90+ days past due .....	0.17	0.07	80	0.12	0.07	76	0.14	0.09	75	0.08	0.14	55	0.13	0.17	62
	Nonaccrual.....	0.21	0.18	69	0.54	0.18	88	0.32	0.17	79	0.80	0.28	88	0.53	0.17	89
Depository institution loans	30–89 days past due.....		0.01			0			0.01			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.10	29	0	0.16	29	0	0.07	30	3.60	0.17	96	1.93	0.24	94
	90+ days past due .....	0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0.01			0.50			0			0.07	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0	0.11	40	0.01	0.11	46	0	0.12	35	0.01	0.18	37	0.08	0.20	48
	90+ days past due .....	0	0.01	33	0	0.01	35	0.01	0.01	76	0	0.01	33	0	0.01	30
	Nonaccrual.....	0.02	0.07	61	0.03	0.13	54	0.02	0.09	56	0.04	0.15	48	0.12	0.13	66

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.38	0.39	60	0.35	0.35	63	0.74	0.46	79	0.99	0.65	80	1.14	0.67	84
	90+ days past due .....	0.01	0.22	45	0.04	0.27	56	0.08	0.24	65	0.03	0.33	47	0.13	0.31	65
	Nonaccrual .....	0.71	0.61	70	1.27	0.82	78	0.98	0.71	75	1.49	0.89	80	1.16	0.73	80
Revolving	30–89 days past due .....	0.27	0.26	55	0.31	0.29	60	0.30	0.28	58	0.41	0.48	49	0.57	0.45	63
	90+ days past due .....	0.02	0.02	76	0	0.02	70	0.13	0.02	88	0	0.03	67	0	0.05	49
	Nonaccrual .....	0.66	1.15	60	1.22	1.05	73	0.99	1.18	69	1.53	1.13	75	0.13	1	17
Closed-end	30–89 days past due .....	0.41	0.42	63	0.37	0.36	65	0.89	0.49	79	1.19	0.65	81	1.31	0.70	85
	90+ days past due .....	0.01	0.25	46	0.06	0.29	58	0.06	0.26	62	0.03	0.38	52	0.17	0.35	69
	Nonaccrual .....	0.73	0.60	72	1.28	0.77	82	0.98	0.67	78	1.47	0.87	81	1.47	0.70	87
Junior lien	30–89 days past due .....	0.01	0.01	56	0.04	0.01	92	0.01	0.01	49	0.01	0.02	51	0.07	0.02	90
	90+ days past due .....	0	0	80	0	0	75	0	0	36	0	0	69	0.01	0	89
	Nonaccrual .....	0.01	0.02	41	0.02	0.04	45	0.01	0.03	43	0.04	0.04	58	0.18	0.04	94
Commercial real estate	30–89 days past due .....	0.12	0.16	58	0.06	0.14	39	0.07	0.15	47	0.11	0.26	41	0.21	0.18	69
	90+ days past due .....	0.02	0.01	78	0.08	0.01	88	0	0.01	65	0.02	0.02	69	0.09	0.03	82
	Nonaccrual .....	0.06	0.32	17	0.20	0.52	25	0.15	0.38	27	0.32	0.62	32	0.17	0.23	43
Construction and development	30–89 days past due .....	0.06	0.22	52	0.02	0.12	46	0.33	0.17	80	0.40	0.28	71	0.57	0.28	79
	90+ days past due .....	0	0.01	82	0	0.01	78	0.01	0.01	81	0	0.01	35	0.41	0.02	95
	Nonaccrual .....	0.05	0.16	52	0.16	0.36	62	0.05	0.20	46	0.24	0.41	61	0.11	0.20	55
1–4 family	30–89 days past due .....	0.05	0.02	77	0	0.02	66	0.31	0.02	96	0.26	0.03	93	0.43	0.06	91
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0.22	0	97
	Nonaccrual .....	0.02	0.01	76	0.07	0.02	87	0.02	0.01	74	0.09	0.03	86	0.05	0.02	82
Other	30–89 days past due .....	0.02	0.17	53	0.02	0.07	53	0.02	0.13	60	0.14	0.22	61	0.13	0.20	64
	90+ days past due .....	0	0.01	85	0	0	83	0.01	0	88	0	0	40	0.19	0.01	96
	Nonaccrual .....	0.03	0.13	51	0.09	0.29	57	0.03	0.16	53	0.15	0.35	59	0.06	0.17	51
Multifamily	30–89 days past due .....	0	0.04	29	0	0.06	28	0	0.07	27	0	0.09	22	0.07	0.08	67
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0.08	0	94
	Nonaccrual .....	0.02	0.07	58	0.02	0.14	48	0.02	0.17	51	0.14	0.11	70	0.18	0.05	85
Nonfarm non-residential	30–89 days past due .....	0.15	0.13	63	0.07	0.14	46	0.02	0.13	25	0.07	0.23	34	0.15	0.14	55
	90+ days past due .....	0.03	0.01	83	0.10	0.01	92	0	0.01	66	0.02	0.02	73	0.03	0.03	68
	Nonaccrual .....	0.07	0.39	18	0.23	0.66	24	0.18	0.45	30	0.35	0.80	28	0.18	0.28	38
Owner Occupied	30–89 days past due .....	0.12	0.04	91	0.04	0.04	60	0.02	0.04	38	0.04	0.07	49	0.10	0.07	66
	90+ days past due .....	0.01	0	81	0.10	0	97	0	0	77	0.02	0	85	0.02	0.01	71
	Nonaccrual .....	0.04	0.14	27	0.14	0.25	41	0.08	0.17	37	0.24	0.27	46	0.14	0.16	54
Other	30–89 days past due .....	0.02	0.08	51	0.03	0.09	46	0.01	0.08	37	0.03	0.14	41	0.05	0.07	50
	90+ days past due .....	0.02	0	88	0	0.01	36	0	0	37	0	0.01	73	0.01	0.01	73
	Nonaccrual .....	0.03	0.21	27	0.09	0.40	31	0.09	0.23	41	0.11	0.44	28	0.04	0.10	35
Farmland	30–89 days past due .....	0	0.11	30	1	0.11	93	0	0.10	31	0.67	0.11	90	0.11	0.23	57
	90+ days past due .....	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0.31	0.63	62	0	1.10	21	1.10	0.69	79	0	1.13	19	0	0.84	19
Credit card	30–89 days past due .....	0.94	1.02	57	0.74	0.63	59	0.93	0.81	55	0.94	0.95	47	1.43	1.19	67
	90+ days past due .....	0.65	0.44	64	0.55	0.39	60	0.54	0.45	52	0.74	0.63	52	0.85	0.78	52
	Nonaccrual .....	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	2,020,411	2,080,486	2,065,214	2,067,450	2,046,177										
Retained earnings .....	1,908,198	1,522,946	1,728,018	1,387,622	1,476,232										
Accumulated other comprehensive income (AOCI) .....	-527,178	42,861	-53,935	80,068	-54,724										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	3,401,431	3,646,293	3,739,297	3,535,140	3,467,685										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	894,369	911,367	902,462	921,023	938,247										
Accumulated other comprehensive income-related adjustments .....	-527,178	42,861	-53,935	80,068	-54,724										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	3,034,240	2,692,065	2,890,770	2,534,049	2,584,162										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	3,034,240	2,692,065	2,890,770	2,534,049	2,584,162										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	3,034,240	2,692,065	2,890,770	2,534,049	2,584,162										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	172,500	172,500	172,500	322,500	150,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	272,037	306,608	282,117	299,143	195,225										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	444,537	479,108	454,617	621,643	345,225										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	444,537	479,108	454,617	621,643	345,225										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,478,777	3,171,173	3,345,387	3,155,692	2,929,387										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	35,788,089	35,142,076	35,852,923	32,964,602	30,299,203										
Less: Deductions from common equity tier 1 capital .....	894,369	911,367	902,462	921,023	938,247										
Less: Other deductions .....	-77,619	-155,043	-105,113	-133,988	-143,120										
Total assets for leverage ratio .....	34,971,339	34,385,752	35,055,574	32,177,567	29,504,076										
Total risk-weighted assets .....	27,383,394	24,512,239	26,056,958	23,872,707	24,611,706										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	11.08	11.85	42	10.98	12.66	24	11.09	12.37	30	10.61	12.35	26	10.50	12.11	25
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	11.08	12.53	28	10.98	13.44	7	11.09	13.11	19	10.61	13.08	10	10.50	12.78	14
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	12.70	14.37	21	12.94	15.42	6	12.84	14.91	16	13.22	15.23	15	11.90	14.36	7
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.68	9.08	38	7.83	9.11	16	8.25	8.98	30	7.88	9.13	13	8.76	9.76	22
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....			0			0			0			0				0		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....			0			0			0			0				0		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			611			903			1,806			1,596				1,950	-32.34	-66.78
Other insurance activities income .....			611			903			1,806			1,596				1,950	-32.34	-66.78
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			725,665			660,087			664,535			615,780				608,063	9.93	35.16

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.09	0.36	58	0.14	0.37	60	0.14	0.36	60	0.12	0.41	58	0.16	0.47	60			
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	21.71	12.13	87	21.35	11.54	88	20.56	12	84	20.63	11.03	90	21.91	11.51	88			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		17,347			18,932			15,873			17,051			17,409				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.05	0.53	80	0.05	0.47	79	0.04	0.46	79	0.05	0.75	77	0.06	1.39	75			

**Foreign Activities**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	31,131	40,694	32,749	43,094	69,369
Real estate loans.....	2,335	2,794	2,548	2,707	22,528
Commercial and industrial loans .....	28,796	37,900	30,201	40,387	46,841
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	3,378	3,500	3,497	3,500	3,467
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	34,509	44,194	36,246	46,594	72,836
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42				1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18				27.03
Commercial and industrial loans .....	3.85	0.61	90		1.03		1.65	0.79	88		0.64				0.29
Foreign governments and institutions .....		0			0			0			0				0
<b>Growth Rates</b>															
Net loans and leases.....	-23.50	11.61	21	-6.30	-1.19	43	-24.01	6.83	17	-37.88	-2.40	13	210.06	22.48	91
Total selected assets.....	-21.91	18.50	21	-5.80	3.19	35	-22.21	9.48	18	-36.03	2.04	11	181.51	12.40	92
Deposits .....		-4.80			9.07			0.73			3.46				10.36

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0
Dollar Amount in Thousands					
	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		80,000	70,000	150,000	70,000	240,000	14.29	91.81
Dividends .....		80,000	70,000	150,000	70,000	240,000	14.29	91.81
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	5,000	0	5,000		
Dividends .....		0	0	5,000	0	5,000		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		80,000	70,000	155,000	70,000	245,000	14.29	91.81
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		0	0	0	0	0		-100.00
Total operating income .....		80,000	70,000	155,000	70,000	245,000	14.29	88.85
<b>Operating Expenses</b>								
Personnel expenses .....		1,709	1,682	3,417	3,363	3,364	1.61	13.40
Interest expense .....		5,467	9,620	15,087	15,420	9,101	-43.17	-8.35
Other expenses .....		1,431	5,921	7,310	3,524	3,170	-75.83	-7.14
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		8,607	17,223	25,814	22,307	15,635	-50.03	-4.50
Income (loss) before taxes .....		71,393	52,777	129,186	47,693	229,365	35.27	114.08
Applicable income taxes (credit) .....		-2,813	-4,154	-6,079	-8,539	-3,830		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		74,206	56,931	135,265	56,232	233,195	30.34	103.05
Equity in undistributed income of subsidiaries .....		170,707	138,959	327,950	-101,406	94,185	22.85	163.70
Bank subsidiaries .....		168,136	136,505	328,357	-103,042	96,962	23.17	164.45
Nonbank subsidiaries .....		2,571	2,454	-407	1,636	-2,777	4.77	122.60
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		244,913	195,890	463,215	-45,174	327,380	25.03	141.82
<b>Memoranda</b>								
Bank net income .....		248,136	206,505	478,357	-33,042	336,962	20.16	135.67
Nonbank net income .....		2,571	2,454	4,593	1,636	2,223	4.77	122.60
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		3,402,854	96.75	3,612,905	96.86	3,707,561	96.59	3,512,503	3,525,921	-5.81	18.66
Common and preferred stock .....		3,400,941	96.69	3,610,990	96.81	3,706,046	96.55	3,511,693	3,524,029	-5.82	18.64
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		1,913	0.05	1,915	0.05	1,515	0.04	810	1,892	-0.10	51.58
Investment in nonbank subsidiaries .....		27,397	0.78	27,660	0.74	24,825	0.65	25,177	23,552	-0.95	13.83
Common and preferred stock .....		27,297	0.78	27,588	0.74	24,726	0.64	25,134	23,498	-1.05	13.42
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		100	0	72	0	99	0	43	54	38.89	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		72,411	2.06	73,326	1.97	90,276	2.35	199,995	57,943	-1.25	-0.18
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		2,137	0.06	3,405	0.09	3,184	0.08	3,599	3,987	-37.24	-7.21
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		12,518	0.36	12,753	0.34	12,525	0.33	11,012	3,168	-1.84	-51.81
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		3,517,317	100.00	3,730,049	100.00	3,838,371	100.00	3,752,286	3,614,571	-5.70	15.05
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	-100.00
Subordinated notes and debentures .....		166,740	4.74	166,588	4.47	166,664	4.34	312,260	145,571	0.09	14.89
Other liabilities .....		855	0.02	560	0.02	1,356	0.04	1,001	1,315	52.68	100.23
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total liabilities .....		167,595	4.76	167,148	4.48	168,020	4.38	313,261	146,886	0.27	-31.11
Equity Capital .....		3,349,722	95.24	3,562,901	95.52	3,670,351	95.62	3,439,025	3,467,685	-5.98	19.04
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		309,513	8.80	309,513	8.30	309,513	8.06	309,513	309,513	0.00	6.23
Common surplus .....		1,942,283	55.22	1,920,032	51.47	1,931,468	50.32	1,908,667	1,872,426	1.16	12.01
Retained earnings .....		1,856,489	52.78	1,439,554	38.59	1,659,073	43.22	1,291,506	1,476,232	28.96	103.91
Accumulated other comprehensive income .....		-527,178	-14.99	42,861	1.15	-53,935	-1.41	80,068	-54,724		
Other equity capital components .....		-231,385	-6.58	-149,059	-4	-175,768	-4.58	-150,729	-135,762		
Total liabilities and equity capital .....		3,517,317	100.00	3,730,049	100.00	3,838,371	100.00	3,752,286	3,614,571	-5.70	15.05
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
<b>Profitability</b>																
Net income / Average equity capital .....	14.01	10.52	80	11.31	12.64	46	13.07	11.94	66	-1.32	7.29	7	9.92	9.68	53	
Bank net income / Average equity investment in banks .....	14.05	11.07	79	11.69	12.37	51	13.31	11.80	66	-0.96	7.45	7	10.19	10.51	55	
Nonbank net income / Average equity investment in nonbanks .....	19.82	10.05	76	18.59	13.40	68	17.99	13.12	68	6.76	9.75	52	8.58	7.89	64	
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11			7.01			8.55		
Bank net income / Parent net income .....	101.32	98.83	40	105.42	96.24	79	103.27	96.79	64		88.16		102.93	82.22	53	
Nonbank net income / Parent net income .....	1.05	2.55	56	1.25	3.10	57	0.99	3.40	53		3.59		0.68	5.93	47	
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34			74		
<b>Leverage</b>																
Total liabilities / Equity capital .....	5	17.48	24	4.69	16.87	21	4.58	16.81	22	9.11	20.06	36	4.24	20.43	19	
Total debt / Equity capital .....	4.98	12.15	34	4.68	11.60	34	4.54	11.71	34	9.08	14.41	51	4.20	14.31	36	
Total debt + notes payable to subs that issued TPS / Equity capital .....	4.98	14.28	27	4.68	13.82	22	4.54	13.63	25	9.08	16.67	39	4.20	16.36	23	
Total debt + Loans guaranteed for affiliate / Equity capital .....	4.98	12.21	34	4.68	11.69	34	4.54	11.77	34	9.08	14.68	50	4.20	14.56	36	
Total debt / Equity capital – excess over fair value .....	4.98	12.27	34	4.68	11.71	34	4.54	11.81	34	9.08	14.52	51	4.20	14.51	36	
Long-term debt / Equity capital .....	4.98	11.61	35	4.68	11.05	34	4.54	10.95	34	9.08	13.56	51	4.20	13.04	37	
Short-term debt / Equity capital .....	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt .....	37.89	39.62	46	12.36	39.10	27	12.40	39.86	27	21.17	34.67	35	9.77	28.44	33	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	102.34	103.92	47	102.12	103.07	48	101.65	103.22	48	102.84	102.81	50	102.30	103.22	49	
Total investment in subs / Equity capital .....	102.40	109.01	35	102.18	108.26	39	101.69	108.40	36	102.87	110.16	36	102.36	111.07	36	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	0.16	0.41	44	0.19	0.25	48	0.13	0.29	45		0.47		0.24	0.36	49	
Equity investment in subs – equity cap / Net income-div (X) .....	0.20	1.23	15	0.26	0.83	19	0.16	1.05	10		1.82		0.34	1.22	24	
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	147.86	126.15	64	120.55	138.64	48	136.27	152.85	52	67.16	136.59	13	225.57	177.68	75	
Cash from ops + noncash items + op expense / Op expense + dividend .....	168.12	116.54	70	142.28	130.64	58	157.94	154.48	60	78.82	147.24	11	245.59	190.27	76	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	68.56	92.87	33	43.26	103.17	26	61.40	98.54	21	221.03	134.08	84	13.53	116.34	7	
Pretax operating income + interest expense / Interest expense .....	1,405.89	1,457.38	61	648.62	1,479.01	39	956.27	1,835.33	38	409.29	2,016.32	26	2,620.22	1,968.54	77	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,405.89	1,417.74	65	648.62	1,667.11	37	956.27	1,770.77	37	409.29	1,539.23	25	2,590.66	1,632.83	77	
Dividends + interest from subsidiaries / Interest expense + dividends .....	150.81	140.52	60	121.39	153.06	46	139.62	174.12	47	63.05	150.43	16	235.64	210.80	69	
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X) .....		28.68			41.77			47.61			35.64			57.11		
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	2.45	3.32	51	2.35	3.64	46	2.73	3.44	52	5.62	3.85	68	1.73	2.64	50	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.36			0.21			0.17			0.10			0.04		
Nonaccrual .....		0.76			0.96			0.92			1.03			0.54		
Total .....		1.12			1.17			1.09			1.13			0.58		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0.09	1.69	48	0.08	1.79	51	0.08	1.76	53	0.08	2.66	49	0.09	5.62	45	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	64.12	82.17	48	84.39	78.46	61	70.92	66.37	58	170.02	81.10	90	40.68	57.84	35
Dividends declared / Net income .....	19.43	34	25	24.53	25.30	50	20.71	28.27	35		42.29		28.98	33.08	40
Net income – dividends / Average equity.....	11.29	7.04	84	8.53	9.64	47	10.36	8.62	74	-4.10	4.14	7	7.04	6.46	57
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	168.13	128.25	68	145.70	139.49	57	156.37	155.92	61	73.22	132.17	25	252.98	178.13	73
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	5.21	4.90	74	0	3.41	23	5.27	7.53	68
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	168.13	168.66	62	145.70	193.08	45	161.58	203.53	54	73.22	174.85	15	258.25	260.40	64
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	32.24	43.08	39	33.90	36.56	48	31.36	45.96	31		60.28		71.22	66.55	55
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24		0.36		0	0.54	18
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38		1.47		0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47		0		0	0	46
Operating income from bank subsidiaries .....	32.24	46.71	38	33.90	38.35	47	31.36	51.33	29		62.88		71.22	69.36	50
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	45.98	15	0	54.17	18	108.86	62.63	81	0	56.39	15	224.92	82.95	88
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	0	54.49	11	0	76.16	7	108.86	87.22	74	0	79.84	8	224.92	150.41	77
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies .....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	65.33	93	100	67.82	94	96.77	74.16	53	100	69.76	96	97.96	67.32	68
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100	75.26	86	100	81.78	93	96.77	83.13	42	100	82.20	93	97.96	78.80	54
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	3.23	3.07	77	0	1.95	23	2.04	2.65	69
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	5.58	20	0	6.48	17	3.23	4.67	72	0	4.70	16	2.04	7.29	57
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	28.33	11